

Information to identify the case:

Debtor 1	Sandra M Williams	Social Security number or ITIN	xxx-xx-4531
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	20-17247-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sandra M Williams

9/18/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Sandra M Williams
DebtorCase No. 20-17247-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 14

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db
518857625 +Sandra M Williams, 145 Nobhill Drive, Elmsford, NY 10523-2428
+Pluese, Becker & Saltzman, LLC, Attn: Sanford J. Becker, Esq., 20000 Horizon Way, Ste. 900,
Mount Laurel, NJ 08054-4318
518857626 +Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
518917746 +Specialized Loan Servicing LLC, Denise Carlon, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
518857627 +Tdracs/raymour & Flanig, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
518857628 +Transworld System Inc/, Po Box 15095, Wilmington, DE 19850-5095
518857631 +Wf/bobs Fn, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2020 02:01:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 19 2020 02:01:06 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518857622 EDI: BANKAMER.COM Sep 19 2020 05:13:00 Bank Of America, Po Box 982238,
El Paso, TX 79998

518857623 EDI: JPMORGANCHASE Sep 19 2020 05:13:00 Jpmcb Auto, P.O. Box 901003,
Fort Worth, TX 76101

518857624 +EDI: TSYS2.COM Sep 19 2020 05:13:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218

518857629 +EDI: WFFC.COM Sep 19 2020 05:13:00 Wells Fargo Bank Nv Na, P O Box 31557,
Billings, MT 59107-1557

518857630 +EDI: WFFC.COM Sep 19 2020 05:13:00 Wf Efs, Po Box 5185, Sioux Falls, SD 57117-5185
TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,
NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+sklar@titlexi.com
Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Georgette Miller on behalf of Debtor Sandra M Williams bky@margolisedelstein.com,
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@no
tifiy.bestcase.com;GNonnenberg@margolisedelstein.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4